

# The ELIOS Project:

Indicators of Social and Economic Well-Being  
For Tennessee's Women



**Economic**

Equity | Literacy | Independence | Opportunity | Stability

A publication by the

**Tennessee Economic Council on Women**

October 2011



October 2011

Greetings!

In March 2011, the White House released a report called “Women in America – Indicators of Social and Economic Well-Being.” As stated in that report, “When President Obama signed the Executive Order creating the Council on Women and Girls, he noted that the issues facing women today ‘are not just women’s issues.’” After reviewing the White House findings, the Economic Council decided it is both appropriate and timely to present a similar project specifically regarding the economic well-being of Tennessee’s women.

Why is a report, or any report, on the economic issues women face important? Because, according to the latest U.S. Census data, women make up more than 51 percent of Tennessee’s population. It’s a matter of simple math and complicated growth strategy: economic growth for Tennessee must include specific attention to women’s economic issues to be sustained.

The Council’s intent is that this report will be shared and used by government and business leaders, policy makers, researchers and employers as stakeholders in improving Tennessee’s economy. We also, of course, hope that any and all interested in the well-being of women and girls in Tennessee will find the information useful as they advocate for stronger communities. Finally, much of what we report here is motivational – both positively and negatively. In some cases, the findings are good and should be celebrated and replicated while it’s clear that other areas should be a targeted focus for change. This isn’t just a report about women and girls. It is a report *for* women to begin designing a blueprint for growth.

It is a tremendous honor to be a part of that growth. From Clarksville to Chattanooga, the Tri-Cities to Memphis, we have tremendous opportunities and women are a vital part of both creating and seeking them out. The Council’s work allows us to meet with, work with and be inspired by these women and to improve Tennessee’s economic status.

As always, many thanks go to our partners and colleagues who make the Council’s work possible. Most especially, thanks to the women of Tennessee who are dedicated to growth.

Sincerely,



Carol Danehower  
Chair



Jennifer L. Rawls  
Executive Director

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## What is ELIOS?

ELIOS is the standard by which programs and activities of the Economic Council on Women are measured. Specifically, ELIOS stands for economic Equity, Literacy, Independence, Opportunity, and Stability.





### **Mission**

To address and improve the economic status of Tennessee women.

### **Vision**

The Tennessee Economic Council on Women will be the information source for Tennessee women.

### **Who We Are**

The Tennessee Economic Council on Women is a state agency with 21 appointed members and an Executive Director. The Governor appoints six (6) members. The Speakers of the House of Representatives and the Senate jointly appoint nine (9) representatives of the State's Development Districts. The Speaker of the Senate appoints two (2) Senators and the speaker of the House appoints two (2) Representatives. The Tennessee Black Caucus of state legislators and the Women's Legislative Caucus make one appointment each.

### **What We Are About**

The One Hundredth General Assembly created the Tennessee Economic Council on Women (TCA § 4-50-101, et seq.) to address the economic concerns and needs of the women in Tennessee. These concerns and needs include, but are not limited to, employment policies and practices, educational needs and opportunities, child care, property rights, health care, domestic relations and the effect of federal and state laws on women.

The Council conducts research, holds hearings, develops recommendations and policy, educates the public and engages in activities for the benefit of women. It is authorized to request funds from the federal government and private sources. The Council consults with and reports to the Governor, the Women's Legislative Caucus, the General Assembly and the pertinent agencies, departments, boards, commissions and other entities of State and local governments on matters pertaining to women.

## **Members of the Economic Council on Women**

### **Council Executive Committee**

**Dr. Carol Danehower**, Chair, Tennessee Board of Regents Representative  
**Elliott Moore**, Vice-Chair, First Development District Representative  
**Sandra Bennett**, Secretary, At-Large Women's Group Representative  
**Dr. Carol Berz**, Treasurer, Southeast Development District Representative  
**Dr. Dena Wise**, East Tennessee Representative, University of Tennessee Representative  
**Yvonne Wood**, Middle Tennessee Representative, Greater Nashville Development District Representative  
**Ellen Vergos**, West Tennessee Representative, Memphis Area Governments Development District Representative  
**Rep. Janis Sontany**, Immediate Past Chair, Tennessee House of Representatives

### **Council Members listed alphabetically**

**Ann Ayers**, East Tennessee Development District Representative  
**Senator Mae Beavers**, Tennessee Senate Representative  
**Rep. Karen Camper**, Women's Legislative Caucus Representative  
**Shawn Francisco**, Northwest Tennessee Development District  
**Rep. Sherry Jones**, Tennessee House of Representatives  
**Dr. Linda Manning**, Association of Independent Colleges and Universities Representative  
**Dr. Tommie Morton-Young**, Middle Tennessee Representative, At-Large Women's Group  
**Jane Powers**, Upper Cumberland District Representative  
**Senator Ken Yager**, Tennessee Senate Representative  
**Commissioner Susan Whitaker**, Tennessee Department of Tourism Development

### **Council Staff**

**Jennifer Rawls**, Executive Director  
**Julia Reynolds**, Research Analyst  
**Shannon White**, Associate Research Analyst  
**Tracey Roberts**, Secretary

### **This report was prepared by:**

**Dr. Carol Danehower**, Associate Professor of Management, Fogelman College of Business and Economics, University of Memphis  
**Jennifer L. Rawls**, Executive Director, Economic Council on Women  
**Julia Reynolds**, Research Analyst, Economic Council on Women  
**Shannon White**, Associate Research Analyst, Economic Council on Women

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## INTRODUCTION / EXECUTIVE SUMMARY

Changing economies, an unstable job market, increased family demands, the inaccessibility of business loans and the rising costs of education affect us all. The bad news is that, more than ever before, women are being asked to do more with fewer resources. The good news is that women are tenacious and succeeding as never before.

In March 2011, the White House Council on Women and Girls (WHCWG) presented a report called *Women in America – Indicators of Social and Economic Well-Being*. The stated mission of the WHCWG is to “provide a coordinated Federal response to the challenges confronted by women and girls and to ensure that all Cabinet and Cabinet-level agencies consider how their policies and programs impact women and families.”<sup>1</sup> This mission, like that of Tennessee’s Economic Council on Women, acknowledges that the increase in the number of women in the workforce, as primary breadwinners, as heads of households and as the majority of students in secondary education changes the way society must consider gender roles, work, money, and all the economic issues that *affect* and/or *effect* growth. For those interested in the full White House Report, it can be downloaded at [www.whitehouse.gov/administration/eop/cwg/data-on-women](http://www.whitehouse.gov/administration/eop/cwg/data-on-women).

The issues once identified and habitually labeled as “women’s issues” are now being appropriately and accurately discussed as “family issues.” We, as a society, are recognizing that those issues, especially economic issues that affect the

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<sup>1</sup> Executive Order No. 13506 Fed. Reg. 74 FR 11271 (March 11, 2009)

women in our families *do* make a significant difference to every member of the family. You might recognize these women:

- An unmarried woman in her 70's who worked for the same employer for 45 years. She climbed the ranks and attained the highest level of success at the company. However, due to the wage gap which continues today, she lost six and a half years worth of salary, pension, investment resources and savings than her male colleagues. [Wage Fact: This six and a half year vacuum is the national average for all women.]
- A middle-aged woman who entered college right out of high school, met her future husband and had two kids in three years. She was a happy stay-at-home mom and supported her husband's education and career until her children entered school. When the economy turned, she had enrolled in college on a part-time basis. Today, her son and daughter are just a couple of years from college, she's still attending classes part-time and has had to find a job because they simply could not make ends meet on her husband's salary. She's talked with a couple of her college professors about whether she can continue her studies and they have encouraged her to do so and offered to help guide her through the system so that she can get a degree. [Education Fact: Studies show that women graduate from universities at a higher rate when there are more women on the faculty.]
- A twenty-something young woman with a child and without an education. She dropped out of high school for a while but got her GED while she was pregnant. She's applied for several full-time jobs but hasn't gotten an offer.

In order to pay her rent and for the basics, she has to work, but one part-time job doesn't pay the bills. She's usually working two part-time jobs, neither of which provides any benefits beyond her hourly wage. Child care is whatever she can work around her schedule. She isn't able to attend parent-teacher conferences regularly, doesn't own a computer and her car stalls more often than it starts. [Employment Fact: Most employees in part-time, fast food or small businesses (i.e. manicurists) are women.]

- On her 40th birthday, this woman decided she'd get a full physical examination, the first in many years. She's also a smart consumer and her health insurance company offers a cheaper rate for employees who have a complete physical. Her doctor, too, is excited that she's taking care of herself; her usual "visits" are for her children or husband. During the exam, she's surprised to learn that she has all the hallmarks of heart disease. Her doctor encourages her to take precautions and quickly. She should change her diet, get moderate exercise and find a way to deal with her stress. They both know that she will continue to put her family's medical needs ahead of her own.

[Health Fact: Heart disease is the number one killer of women in Tennessee.]

- This woman has been in a relationship all of her adult life. At the beginning, he was attentive, courteous and outgoing. The first time he hit her, she was physically and emotionally stunned. Years later, the violence has escalated in direct proportion to the decline in her self-confidence. Recently, she was promoted to a supervisor position in the manufacturing plant where she's worked for years. The increase in pay could help free her but in order to get a

restraining order, she has to take personal leave from her job. Not to do so may eventually put her co-workers in danger. Each day, she feels more alone and less safe. She realizes that she may have to quit her job to keep the peace at home – at least for as long as the peace lasts. In doing so, she will lose what little independence she has, a paycheck, an escape from home for eight hours a day and her company will lose a valued employee with leadership skills.

[Crime Fact: In 2010, 61,179 women were victims of reported domestic violence in Tennessee.]

It should be noted that a great deal of planned follow-up will be presented after the full release of the 2010 United States Census. At the time of this writing, much of that detailed information is not yet available. This report, however, highlights areas of need as well as successes that can and should be used for comparison and policy purposes.

For clarity in presentation, this report like the White House report is separated into sections with each dedicated to a specific economic issue or indicator. It is imperative to realize, however, that the overall economic impact of these issues can only be realized when they are combined. In theory and research papers, each factor stands alone; in life, they overlap into a tapestry of opportunity and challenge.

You are invited to join the dialogue about these issues, their importance and creative solutions to making sure the 51 percent of Tennessee population made up of women and girls has every chance to succeed economically. The purpose of this report is to continue the discussion and to provide timely and useful information to

the general public, policy makers, analysts and advocates who seek to include everyone in the process of improving Tennessee's economic standing.

Changing a woman's economic status changes her family's economic status and those families, in turn, change Tennessee. The discussion is important. The change is inevitable.

# I. PEOPLE, FAMILIES, AND INCOME

**“These issues do not concern just women. When jobs do not offer family leave, that affects men who wish to help care for their families. When women earn less than men for the same work, that affects families who have to work harder to make ends meet. When our daughters do not have the same educational and career opportunities as our sons, that affects entire communities, our economy, and our future as a Nation.”**

**Executive Order**



## **I. People, Families, and Income**

In order to get where you're going, you need to know where you are. This section of the report is the "You Are Here" point on the women's economic status map. Most of these factors are found in the U.S. Census results for 2010 and are compared to those from 2000.

Demographically speaking, the population of women in Tennessee is aging and continuing to outnumber men at older ages. These large numbers of Tennessee women entering retirement need a solid financial base more than ever because they are going to have to meet their own needs for a longer time post-retirement than their male counterparts. Yet few objective financial education opportunities exist for women who want to learn about their money and how it works. (Great respect and appreciation goes to those companies who offer financial literacy programs to their employees. Those programs, while gaining popularity, are by no means main stream.) Women are, usually, left to their own devices to learn about making, growing, keeping and investing money.

Why is this important?

Imagine that you have spent 40 years in one career. Perhaps you've had more than one employer but you have steadily increased your authority, title and income over those four decades. Maybe you are a teacher, a doctor or a retail clerk. Either way, as you look back over your career, you realize that you have consistently made only 75 to 80 percent of the salaries paid to your male colleagues. Nevertheless, you've taught yourself how money works, saved responsibly and looked forward to retiring.



Whether by choice or otherwise, you find yourself unmarried at age 70. Suddenly the unfairness of the wage gap becomes blatantly real as your health costs increase with your age, your pension investments vacillate with the economy and your ability to sell your property becomes necessary just as the market falls apart. In addition your social security payments are based on the income you earned so the amount paid to you, having had lower earnings during your career than your male counterparts, is significantly less.

Unfortunately, many women don't have to imagine this scenario. It repeats itself daily throughout the nation.

On the other end of the age spectrum are the many single women heading households with children in Tennessee. They are finding focusing on education difficult to access and are becoming increasingly un-employable every single day. In many instances, when they find employment it is part-time and offers no benefits. These women find themselves wavering between "low income" and "poverty" status on a monthly basis.

Of course, there are as many different scenarios as there are women – each has her own economic story and her own financial dream. As the following selected data illustrates, however, the changing demographics for Tennessee's women clearly establish the growing instances in which women are asked to take on more responsibility with insufficient means.

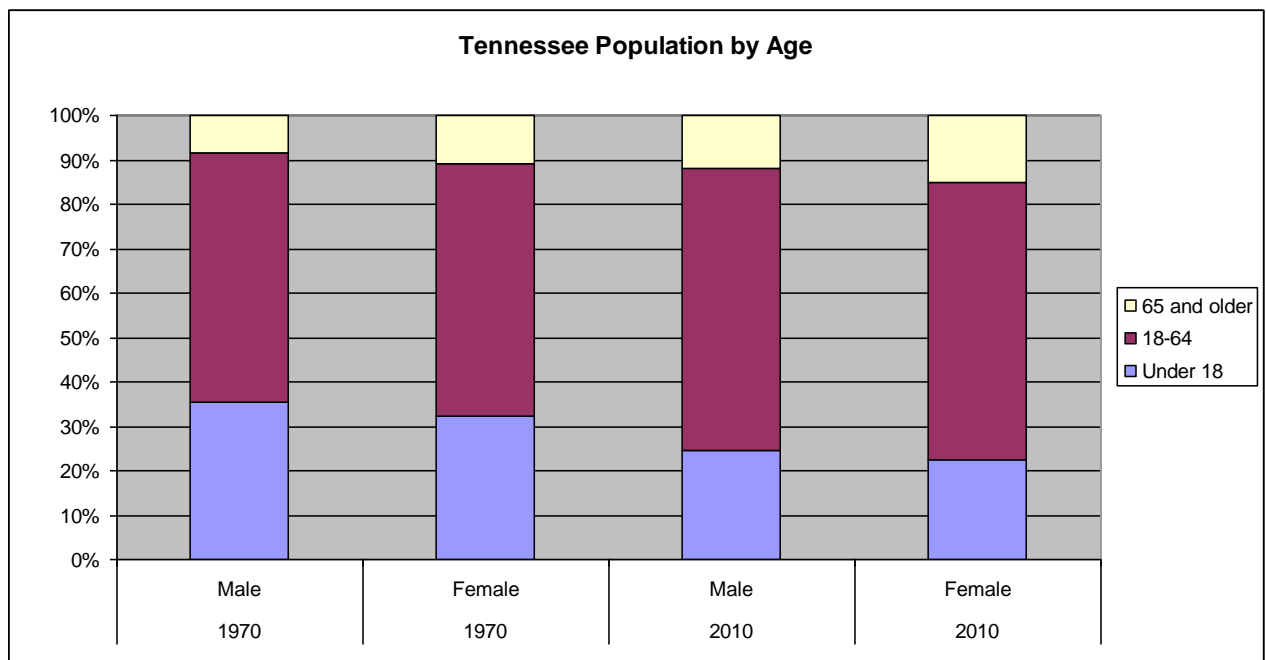
The end result is that when women are asked to do more with fewer resources the State's economy suffers. Whether due to a lack of financial literacy opportunities, the general lack of financial resources, or the simple fact of lower

wages, women are prohibited from making a full contribution to the public's funds.

Generally, lower wages equals less employment taxes. Little expendable income means little or no involvement in investment opportunities, including business investments. Simply stated, when 51 percent of the population isn't fully participating in the economy, everyone feels the results.

### **1. While the populations of both men and women are aging in Tennessee, women continue to outnumber men at older ages.**

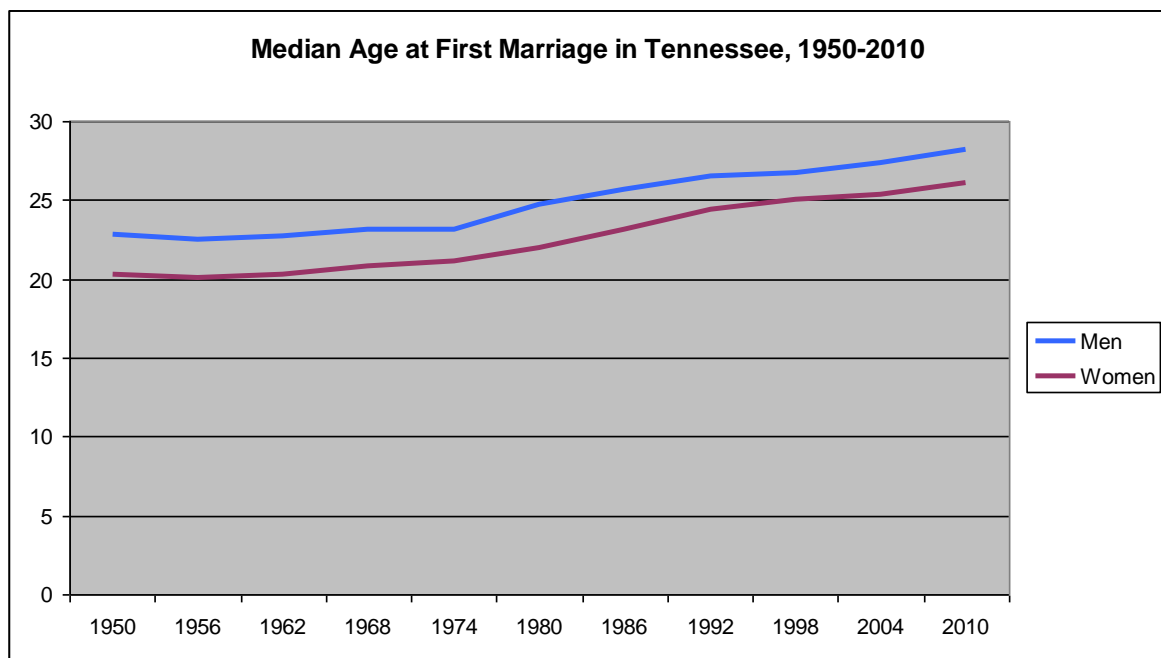
- In 2010, a larger share of the population was 65 or older than in 1970, with women outnumbering men in the older population. In 2010, about 15 percent of women were 65 and older vs. 12 percent of men, compared to 11 percent and 8 percent, respectively, in 1970.
- People under age 20 accounted for a smaller share of the population in 2010 than in 1970, and males continue to outnumber females at younger ages. The share of this age category has fallen dramatically since 1970, from 40 percent to 28 percent of males and from 36 percent to 25 percent of females.



Source(s):  
U.S. Census Bureau. 1970 and 2010 Decennial Censuses.

## 2. Both women and men are delaying marriage and fewer women are married than in the past.

- Both women and men are marrying about five years later on average than they did in 1950.
- The median age for men first marrying is 28 in the United States and 27 in Tennessee; the median age for women first marrying is 26 in the United States and 25 in Tennessee. (See chart)
- The percentage of adults who are married has declined since 1970, from 72 percent to 62 percent for women and from 84 percent to 66 percent for men.



Source(s):

U.S. Census Bureau. 2006-2008 American Community Survey 3-year Estimates.

U.S. Census Bureau. Current Population Survey, March and Annual Social and Economic Supplements, 2010 and earlier. "Table MS-2. Estimated Median Age at First Marriage, by Sex: 1890 to the Present," November 2010. <http://www.census.gov/population/socdemo/hh-fam/ms2.xls>.

U.S. Census Bureau. Current Population Survey, 2009 Annual Social and Economic Supplement. "Table A1. Marital Status of People 15 Years and Over, by Age, Sex, Personal Earnings, Race, and Hispanic Origin/1, 2009," January 2010. <http://www.census.gov/population/socdemo/hh-fam/cps2009/tabA1-all.xls>.

### 3. More women than in the past have never had a child.

- In 2010, about 19 percent of women age 40-44 (the latter part of peak childbearing years) have never had a child, almost double that in 1976 (10 percent).
- There has been a steep rise in the number of women ages 25-29 (early in their childbearing years) who have not had a child, rising from 31 percent in 1976 to about 48 percent in 2010.

Source(s):

U.S. Census Bureau. Current Population Survey, June 2010. Supplemental Fertility Tables. "Table SF1. Percent Childless and Births per 1,000 Women in the Last Year: Selected Years, 1976 to 2010," June 2011. <http://www.census.gov/hhes/fertility/data/cps/files/supplemental/SupFertTab1.xls>.

"Recognizing the importance of women's earnings to family well-being is the key piece to understanding why we are in a transformational moment."

Shriver Report (P17)

### 4. Single-mother households are more common than single-father households.

- While 48.7 percent of Tennessee households are headed by a married couple, 13.9 percent of Tennessee households are headed by single women with children and 4.8 are headed by single men with children.
- 7.5 percent of households are headed by single women with children under 18; 2.3 percent of households are headed by single men with children under 18.

Source(s):

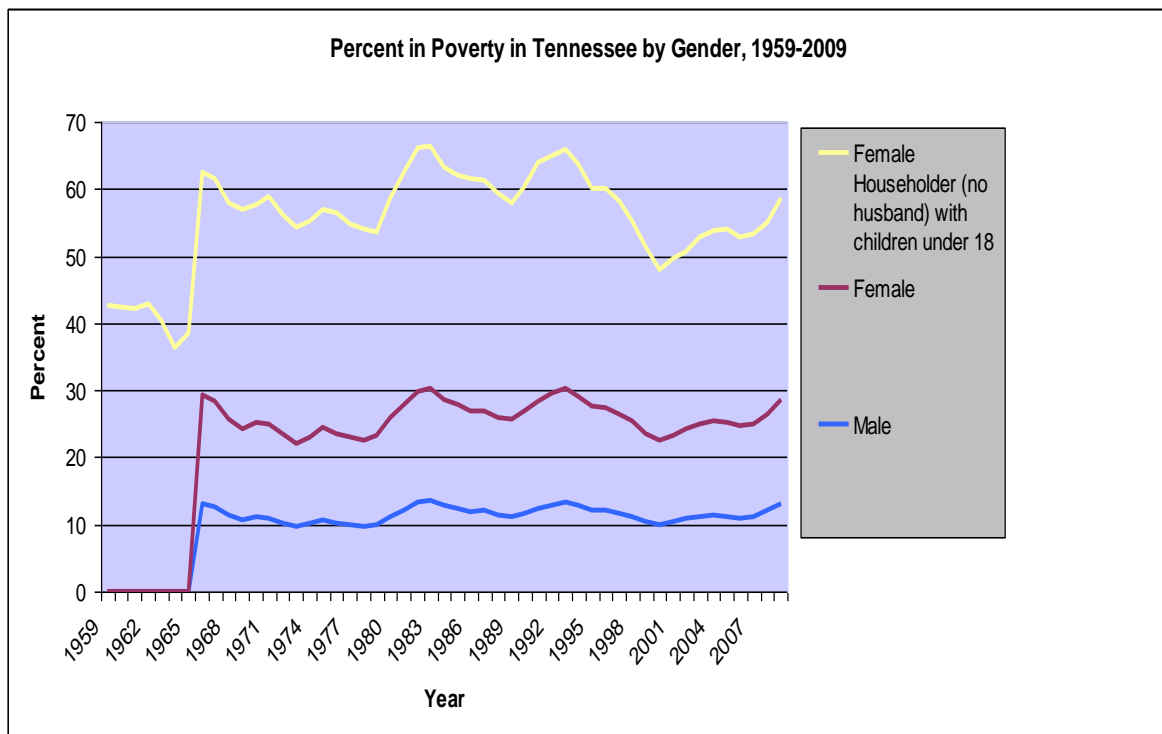
U.S. Census Bureau. 2010 Census

"One of the earliest indicators of a child's future health and wellbeing is whether he or she lives in poverty."

[www.countyhealthrankings.org](http://www.countyhealthrankings.org)

## 5. Women are more likely than men to be in poverty.

- In 2009, in Tennessee about 18 percent of women were in poverty and about 14 percent of men.
- In 2009, a single woman under age 65 and living alone would be considered to be in poverty if her family income was below \$11,161. The poverty threshold for a single mother living with two children under age 18 was \$17,285.
- In 2009, 8.3 percent of employed women over 16 years were in poverty and 6.1 percent of employed men were in poverty.
- Historically women have been more likely to be poor than men. Poverty rates for female householders with children are particularly high. (See chart)



Source(s):

U.S. Census Bureau. 2005-2009 American Community Survey 5-Year Estimates.

U.S. Census Bureau. Current Population Survey Annual Social and Economic Supplement. 2010.

'POV35: Poverty Thresholds by Size of Family and Number of Related Children Under 18 Years: 2009'.

## PEOPLE, FAMILIES AND INCOME

### RECOMMENDATIONS

- ✓ Financial literacy equals independence. Women and girls should find every opportunity to learn about finances and financial planning.
- ✓ Employers, both public and private, are encouraged to explore “flextime” and easily accessible family leave for both men and women.
- ✓ State and local education departments are encouraged to expand mandatory financial literacy programs in Tennessee middle and high schools.
- ✓ Local community centers and non-profits are encouraged to develop and offer financial literacy programs for their clients of both genders and all ages.
- ✓ **KNOW YOUR NUMBERS:** You should know your mortgage payment and terms, life insurance terms (including those on which you are a beneficiary), your total debt and assets and the amount you will need to retire from full-time work.

## II. EDUCATION



Tell me and I'll forget; show me and I may remember; involve me and I'll understand.

Chinese proverb

## II. Education

If there is a positive sign about women and the economy in Tennessee it is education. Girls are scoring higher in school, women are attending college in greater numbers and there is an overall realization that an educated workforce is an investment-worthy workforce.

Still, there are inequities in Tennessee's educational opportunities. Governor Haslam recently addressed the achievement gaps between poor and more affluent children and those between African-American and Caucasian children. Governor Haslam said that these achievement gaps are "immoral, and if we want to change our state, that's what we have to change."

In addition to being immoral, these gaps are economically caustic. The economic reality of 2011 is that states are competing against each other for every investment dollar available from businesses large and small that can remove people from unemployment rolls. States, including Tennessee, have spent significant amounts in training programs and career development assistance. At the end of the day, however, it's the potential employee's ability to gain, process and understand new information that is the key to increased job opportunities.

During World War II, women began entering the work force in greater numbers than ever before. What began as a way to keep the country going while so many men were fighting in the war would later become an intentional decision as women continued to seek independent careers. The majority of women sought employment in three main areas, the so-called "pink collar jobs" like nursing, teaching and administrative work. Interestingly, both nursing and teaching required



an education and certification beyond a high school diploma. Women recognized the importance of higher education long before most jobs required a college degree.

There's no denying that women (and men) can get a job without a degree; however, research has clearly established a link between education and the potential for earning more money. Moreover, women have an appreciation for the educational process and the opportunities created through continued learning. For many women, in fact, pursuing a degree is about much more than grades or even a higher salary. Many women understand that education is an investment they make in themselves.

### **1. Women's gains in educational attainment have significantly outpaced those of men over the last 40 years.**

- A slightly greater percentage of women than men now have at least a high school education in the United States. Between 1970 and 2009, the percentage of women with at least a high school education rose from 59 percent (about the same as men) to about 87 percent (slightly more than men).
- According to the Organization for Economic Co-operation and Development, the United States had higher levels of postsecondary educational attainment for both men and women in 2008 than any other developed country.
- For all race and ethnic subgroups a higher percentage of women than men earned bachelor's and master's degrees in 2008. For non-Hispanic Black, Hispanic, and non-Hispanic American Indian/Alaskan Native groups, more than 60 percent of such degrees were earned by women. In non-Hispanic Caucasian and non-Hispanic Asian groups, more than 50 percent of bachelor's and master's degrees were earned by women.

Source(s):

U.S. Department of Commerce Economics and Statistics Administration and the Executive Office of the President Office of Management and Budget, Women in America: Indicators of Social and Economic Well-Being.

Systematic exclusion of women from access to schooling and the labor force translates into a less educated workforce, inefficient allocation of labor, lost productivity, and consequently diminished progress of economic development. Evidence across countries suggests that countries with better gender equality are more likely to have higher economic growth.

<http://web.worldbank.org>

## 2. In Tennessee female students score higher than males on all reading and most mathematic assessments.

- Eighth-grade girls scored higher than boys in mathematic proficiency in 2009, though they had lagged behind them in 2000. Fourth-grade girls scored slightly behind their male peers in mathematic proficiency in both 2000 and 2009.
- Girls in both fourth and eighth grades scored better than their male classmates in reading proficiency in both 1998 and 2009.

<b>National Assessment of Educational Progress: Tennessee Scores</b>				
	<b>8<sup>th</sup> Grade Mathematics</b>		<b>4<sup>th</sup> Grade Mathematics</b>	
	Male	Female	Male	Female
2009	274.55	274.98	232.16	231.47
2000	263.23	260.02	220.69	218.98
	<b>8<sup>th</sup> Grade Reading</b>		<b>4<sup>th</sup> Grade Reading</b>	
	Male	Female	Male	Female
2009	257.19	264.78	213.86	219.65
1998	250.31	265.20	208.38	215.21

Source(s):

U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, National Assessment of Educational Progress (NAEP), 2000 and 2009 Mathematics Assessment and 1998 and 2009 Reading Assessment.

## 3. A higher percentage of students enrolled in Tennessee's public colleges and universities are women than men.

- In 2010, 58 percent of students at Tennessee Board of Regents (TBR) universities and 53 percent of students at University of Tennessee schools were women and women made up 61 percent of students at community colleges. The public

schools with the highest percentages of women students were Dyersburg State Community College (69 percent), Southwest Tennessee Community College (66 percent) and Jackson State Community College (65 percent).

- Women also represent higher percentages of students 25 years and older enrolled in TBR colleges and universities. Women make up 59 percent of nontraditional students in TBR universities. The universities with the highest percentages of female nontraditional students are the University of Memphis (65.8 percent) and Tennessee State University (65.6 percent). Women make up over 66 percent of nontraditional students in community colleges. At Dyersburg State Community College 78.2 percent of nontraditional students are women.

Source(s):

TBR 14<sup>th</sup> Day Enrollment, TBR Academic Affairs / Research and Assessment.  
Tennessee Higher Education Commission Fact Book 2010-2011.

#### **4. Women make up the majority of non-traditional students in Tennessee Board of Regents colleges and universities.**

- In the fall of 2010 there were a total of 37,763 non-traditional students enrolled in TBR community colleges, 66.4 percent of them were women. In the fall of 2010 there were 19,997 non-traditional students enrolled in TBR universities, 58.7 percent of them were women.
- In the fall of 2010 more women were enrolled in TBR community colleges (60,085) than in TBR universities (54,818). Out of non-traditional students more than double the amount were enrolled in community colleges (25,070) than universities (11,733).
- Of women enrolled in TBR community colleges in 2010, 41.7 percent were 25 years or older.

Source(s):

TBR 14<sup>th</sup> Day Enrollment, TBR Academic Affairs / Research and Assessment.

The benefits of women's education go beyond higher productivity for 50 percent of the population. More educated women also tend to be healthier, participate more in the formal labor market, earn more income, have fewer children, and provide better health care and education to their children, all of which eventually improve the well-being of all individuals and lift households out of poverty. These benefits also transmit across generations, as well as to their communities at large.

<http://web.worldbank.org>

## **5. Higher numbers of women than of men are earning college degrees from Tennessee public colleges and universities.**

- Women made up the majority (55.7 percent) of degrees awarded at University of Tennessee schools in 2009-2010. Women made up even higher percentages of degrees awarded at Tennessee Board of Regents universities (60.1 percent) and at community colleges (62 percent) during that time.
- Of degrees conferred in Tennessee public universities, women earned the highest percentage of Ed.S. degrees (79.7 percent) in 2009-2010. Women earned the lowest percentage of community college certificates (47.2 percent).
- In Tennessee public universities women earned the majority of Associates (66.1 percent), Bachelors (57.4 percent), Graduate Certificate (71.2 percent), Masters (62.7 percent), Ed.S. (79.7 percent), Professional (51.6 percent) and Ph.D. (57.7 percent) degrees in 2009-2010. In TBR universities women earned fewer J.D. degrees and fewer M.D. degrees than men during this period.

Source(s):

TBR 14<sup>th</sup> Day Enrollment, TBR Academic Affairs / Research and Assessment.  
Tennessee Higher Education Commission Fact Book 2010 – 2011.

## **6. Women represent higher percentages of the faculty at Tennessee Board of Regents community colleges than at its universities.**

- Though women represent 48 percent of the full-time faculty at TBR colleges and universities, women hold 31.5 percent of the tenured Professor positions in those colleges and universities.
- Women hold higher percentages of the tenured Professor positions at community colleges than at universities, holding as many as 55.6 percent of the posts at Jackson State Community College and at Dyersburg State Community College. Women represent larger portions of the faculty at these community colleges, and they are two of the community colleges with the highest percentages of female students.
- Tennessee Technological University has the lowest percentage of women faculty members (39.7 percent) and a low percentage of Professor posts held by women (19.6 percent). The University of Memphis has the lowest percentage of tenured Professor posts filled by women (19.1 percent).

Source(s):

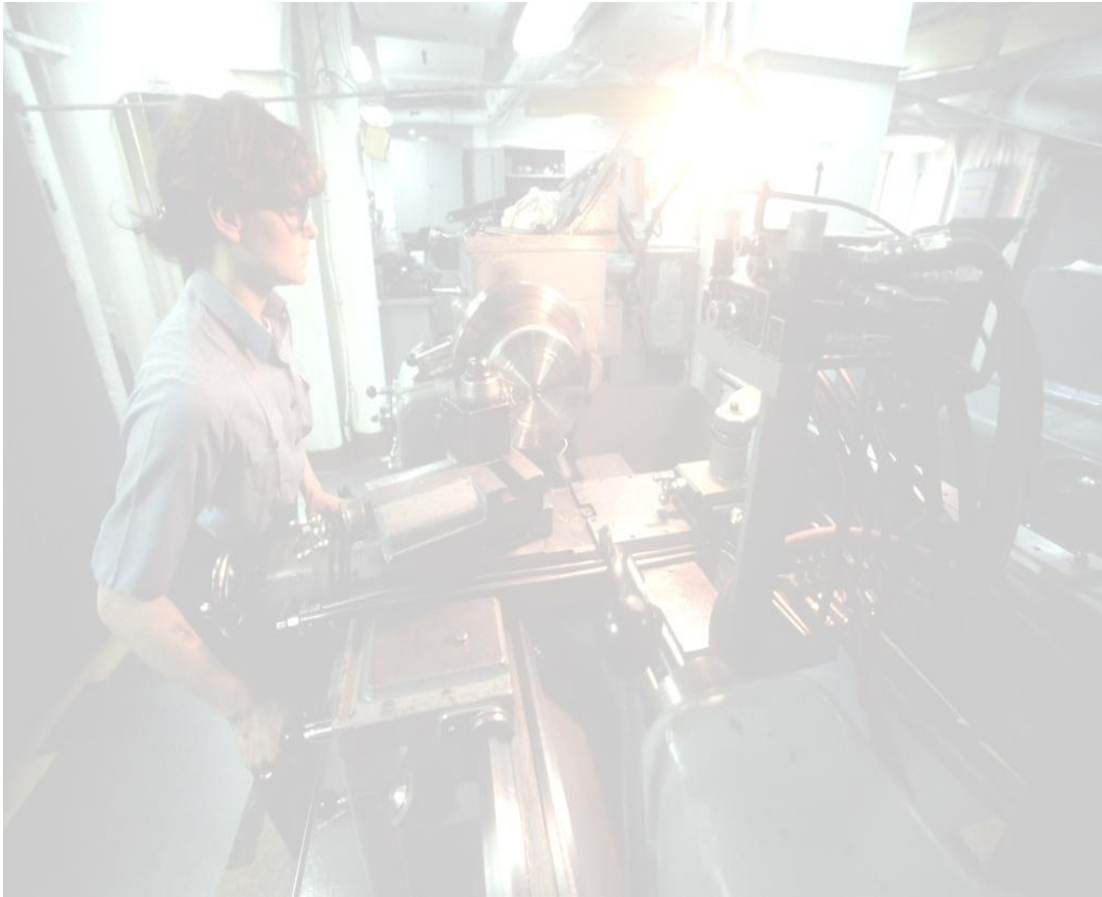
HR IPEDS, Winter 2011, TBR Academic Affairs / Research and Assessment.

## EDUCATION

### RECOMMENDATIONS

- ✓ Local community centers and non-profits are encouraged to develop and offer “shared learning experiences” for parents and children (i.e. GED courses for mothers that incorporate reading practice time for children).
- ✓ All educational stakeholders should encourage young women to continue studying science, technology, engineering and math in middle and high school.
- ✓ Secondary education institutions should increase policies that are family friendly and recognize women’s achievements, especially as non-traditional students, creating an “Environment of Success.”
- ✓ Community colleges and all universities are encouraged to develop and expand their comprehensive career development programs, such as the program established at Volunteer State Community College, that include mock interviews, employer-mentor programs and career planning and development assistance.
- ✓ **KNOW YOUR NUMBERS:** Before agreeing to receive student loan money, know what other options (scholarships/grants) are available to you. Also be sure you know the full terms of loans before signing on and re-evaluate your options and debt on an annual basis.

# III. EMPLOYMENT



**“Quite simply, women as half of all workers changes everything.”**

**Shriver Report (P17)**

### **III. Employment**

The rising unemployment numbers of the past few years have led some experts to declare that the United States is in a “mancession.” According to the National Bureau of Economic Research, more men found themselves without work

than women. Stories appeared in every media about the number of men who were becoming stay-at-home dads or driving hundreds of miles – even living in different cities from their families – just to keep their jobs. Many pundits and analysts opined on the causes of this phenomena. A few were willing to look at the common sense of the situation.

Imagine you are a business owner with a good number of employees, about 50 percent men and 50 percent women. Your company is open 8:00 a.m. to 5:00 p.m., five days a week. Because of the overall economic conditions, you know that you are going to have to lay-off some folks. You offer early retirement for some, let go of your part-time employees and shift work assignments but it's not enough. Your bottom line demands a reduction in your employee costs. This is purely a business decision and so you let go the people that cost you the most and, in many cases, that will mean keeping the women because they are being paid less.

The other hand argument is that women were retained because they were simply better employees. Then, the question must be asked, why does the wage gap continue? If women are better employees, why are they still paid, on average, 20 to 25 percent less than their male counterparts?

The issues women (and families) face regarding employment are not limited to the wage gap. That is certainly an issue that's discussed often because it's quantifiable. There are many, many others. For example, last decade's forecast of a changing employment landscape based on developing technologies hasn't come to pass. Even when employees are able to telecommute, they are routinely adding hours rather than spending the same amount of time "at work." In discussions with

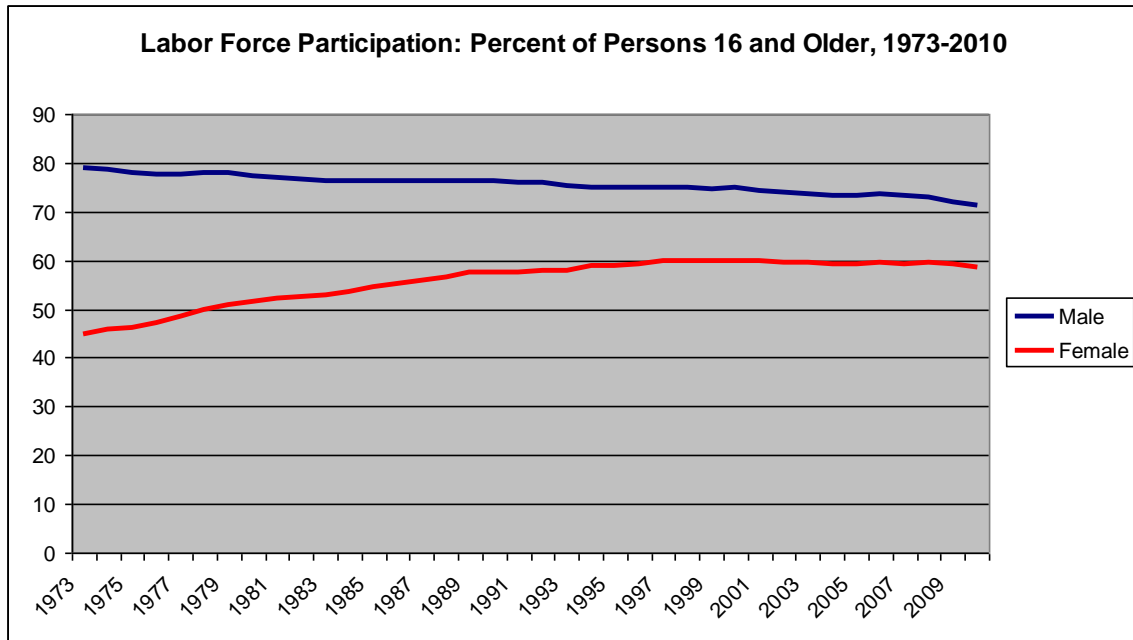


women across the State, it also appears that women routinely underestimate or under-report the amount of hours they spend working from home. Whether the reason for this is a fear of losing the flexibility of working from home, a lack of communication when negotiating working hours and/or expectations or diminished self-worth, technological advances have apparently not had the positive effect once envisioned.

In the Council's 2010 research on the Economic Impact of Women-Owned Businesses, the Council reported that women in Tennessee start businesses on equal par with men. Where women business owners fall behind is in creating employment opportunities through those businesses. The root causes for this fact continue to be researched. The point, however, is that whether based on perception or practicalities, women face as many challenges in becoming employers as they do in becoming employees.

**1. After decades of significant increases, the labor force participation rate for women has held steady in recent years.**

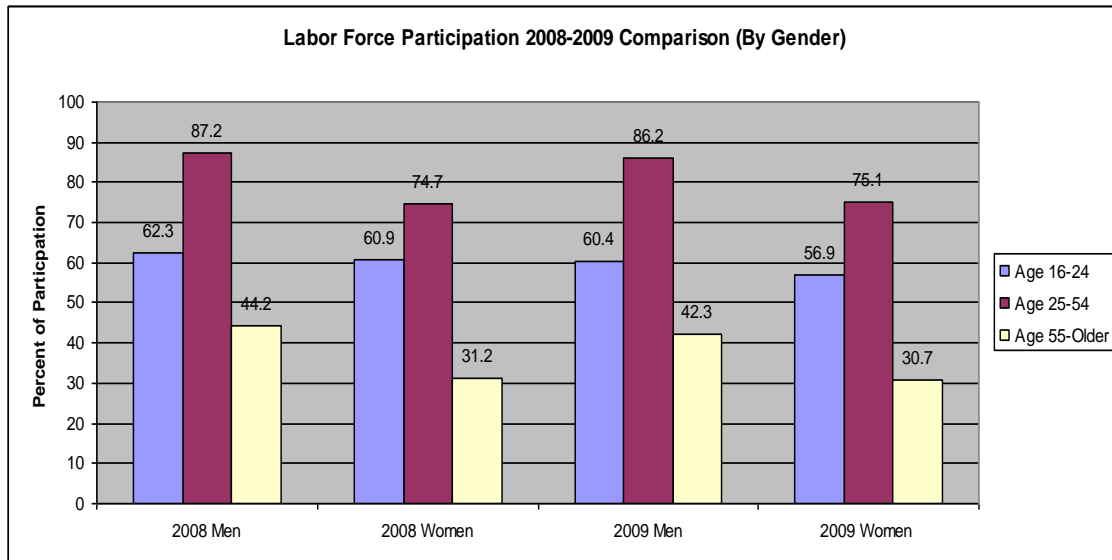
- The labor force participation rate for women (age 16 and older) increased significantly from 1973 (45 percent) to 1999 (60 percent). Since 1999 it has held steady (59 percent in 2010). The labor force participation rate for men (age 16 and older) has fallen from about 79 percent in 1973 to 71 percent in 2010. (See chart)
- While about 81 percent of Tennessee Men (Ages 20 to 64) participate in the labor force, only 75 percent of Tennessee Men (20 to 64) are employed. For Tennessee Women (Ages 20 to 64) around 70 percent participate in the labor force and 64 percent are employed. The numbers are lower for women with children 6 years of age or younger: 59 percent are employed and they have an almost 11 percent unemployment rate.



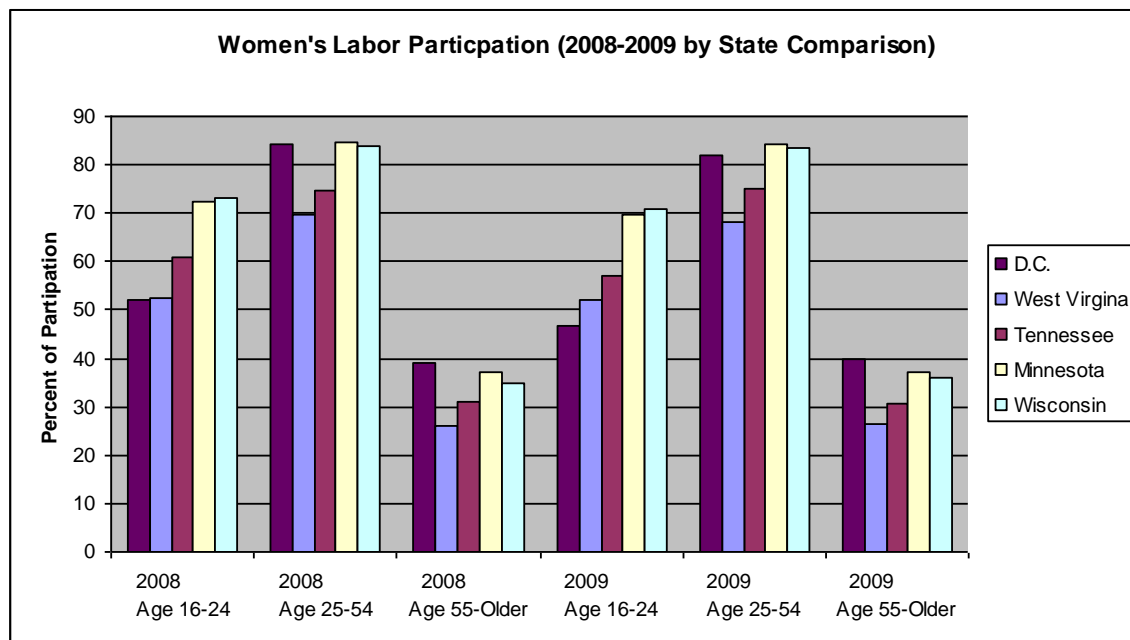
- Men (Ages 25-64) predominantly have the highest labor force participation in Tennessee. From 2008 to 2009 these numbers have decreased the most for Men (Aged 55 and over). Women show the most decrease in all categories compared to Men with the exception of Women (Aged 25-54) where there was an increase of 0.4 percent in participation.

“Women are more likely to work in the types of jobs that do not offer health benefits – low-wage (think fast food, part-time (a department store), or for small businesses (a hair salon). Part-time jobs pay less than comparable full-time jobs, are concentrated in sectors that tend to be low-paying, and are often ineligible for the employer’s health insurance plan.”

*Sick and Tired, Working Women and Their Health*  
 Jessica Aarons and Dorothy Roberts, P 129.



- Labor force participation of Tennessee women remains consistent in the (Ages 25 and over).
- Young women's participation in the labor force decreased in 2009. Women in Wisconsin and Minnesota have the highest rates of labor force participation while the District of Columbia and West Virginia show the lowest participation rates. Tennessee rates in the middle (See Chart).



Source(s):

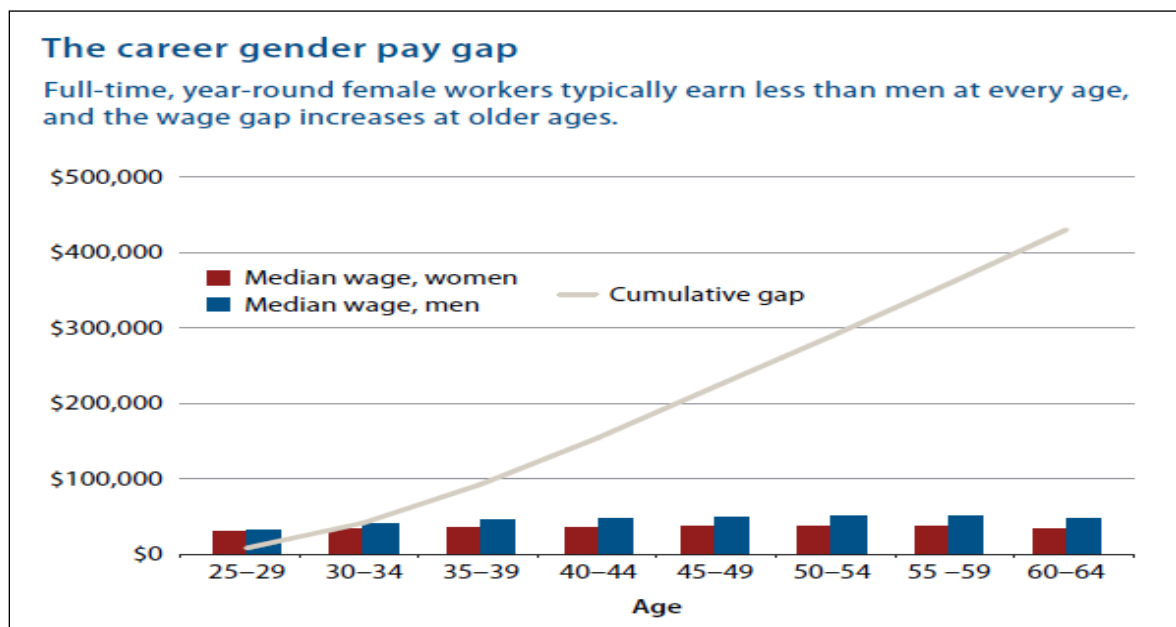
U.S. Department of Labor, U.S. Bureau of Labor Statistics. Current Population Survey.

U.S. Census Bureau. 2005-2009 American Community Survey 5-Year Estimates.

U.S. Census Bureau. Labor Force Participation Rate for Selected Age Groups: 2008 and 2009.

## 2. In the labor force, education pays for both women and men, but the pay gap persists.

- In 2009, the female to male weekly earnings ratio continues to decline at 79.9 percent.
- The female-male earnings ratio has increased and the gender pay gap reduced significantly over the past thirty years as women have increasingly entered traditionally male occupations. The ratio remained more or less constant at 60 percent from the 1950's to late 1970's. It increased from 61 percent to 78.5 percent between 1978 and 1999, stabilized for a few years, and increased to 80.4 percent in 2004.
- The earnings of men and women at similar education levels and within the same occupation still show a gender wage gap. Profiles for high school and college graduates in Tennessee show earnings of diploma/degree holders lie above those of the same sex without a diploma/degree, showing positive returns to education for both men and women. However, male college graduates show a constant high rate of increase in income until age 45.
- Women earn less than men in every education group and their earnings drop at around 50 years of age for both high school and college graduates. Thus the wage gap persists even when comparing men and women at similar levels of education.
- A female worker loses approximately \$434,000 in wages over a 40-year period as a direct result of pay inequities." (See Chart)



Source(s):

Tennessee Economic Council on Women, Wage and Earnings Study 2009.

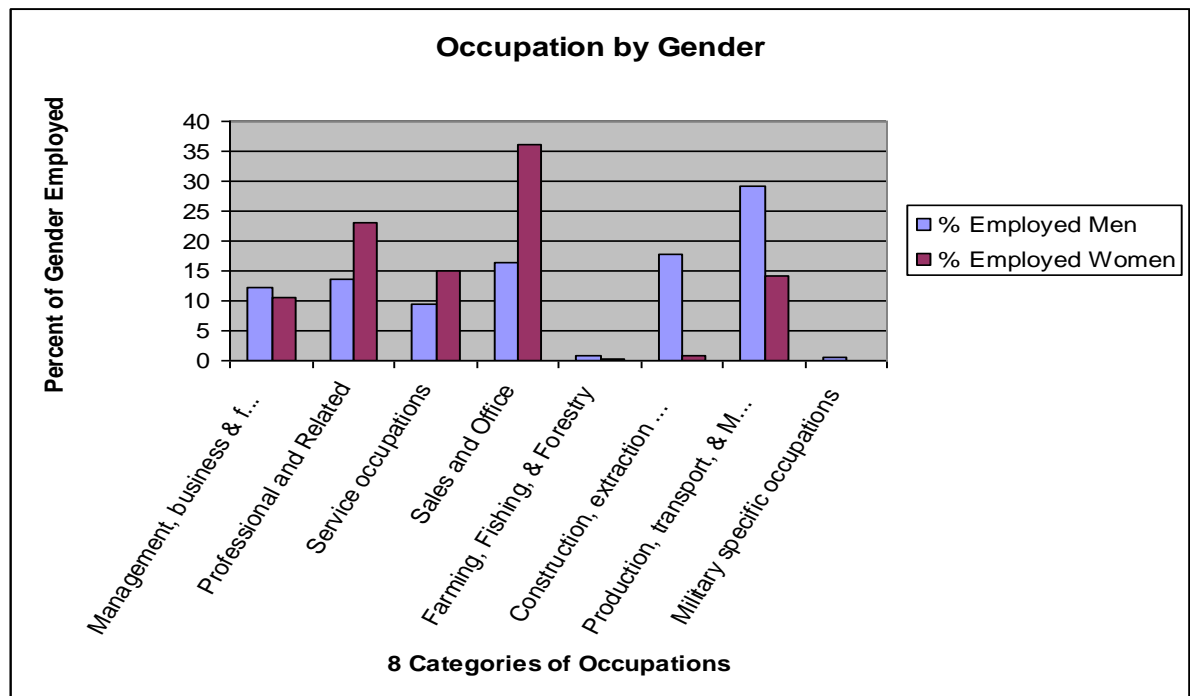
Jessica Arons, Center for American Progress Action Fund Report, The Career Wage Gap: Lifetime Losses Dec. 2008. [http://www.americanprogressaction.org/issues/2008/pdf/equal\\_pay.pdf](http://www.americanprogressaction.org/issues/2008/pdf/equal_pay.pdf).

### 3. Women and men continue to work in different occupations.

- Women and men are occupationally segregated with women heavily concentrated in only three of the eight occupational fields, and occupations with larger numbers of female workers paid less. (See Chart)

TABLE I: OCCUPATIONAL DISTRIBUTION AND EARNINGS OF WOMEN AND MEN IN TENNESSEE: 8 BROAD OCCUPATIONS								
OCCUPATIONS	Number Employed (Men)	Percent Employed (Men)	Number Employed Women	Percent Employed Women	Percent Female in Occupation	Earnings (Men)	Earnings (Women)	Female income as % of Male's
Management, business & financial operations	7292	12.20	5565	10.45	0.433	\$52,950	\$40,000	0.755
Professional and Related	8077	13.52	12350	23.18	0.605	\$38,032	\$31,000	0.815
Service occupations	5708	9.55	7961	14.94	0.582	\$17,698	\$14,200	0.802
Sales and Office	9849	16.48	19209	36.06	0.66	\$25,970	\$20,000	0.770
Farming, Fishing, & Forestry	506	0.85	92	0.17	0.15	\$19,256	\$15,000	0.779
Construction, extrac- tion and maintenance	10625	17.78	470	0.88	0.04	\$30,352	\$26,400	0.870
Production, transport, & Material Moving	17426	29.16	7600	14.27	0.30	\$26,974	\$23,000	0.853
Military specific occupations	271	0.45	25	0.05	0.08	\$30,418	\$28,000	0.921
ALL 8 OCCUPATIONS	59754	100	53272	100	100	\$30,847	\$24,000	0.778

- The three occupations in which women are mostly concentrated are: “sales and office occupations, professional and related, and service occupations.
- About 75 percent of all women workers are in these three categories compared to 40 percent of men. Further, 51 percent of women (and 26 percent of men) are concentrated in just two occupations: sales and office, and service.” (See Chart)



Source(s):

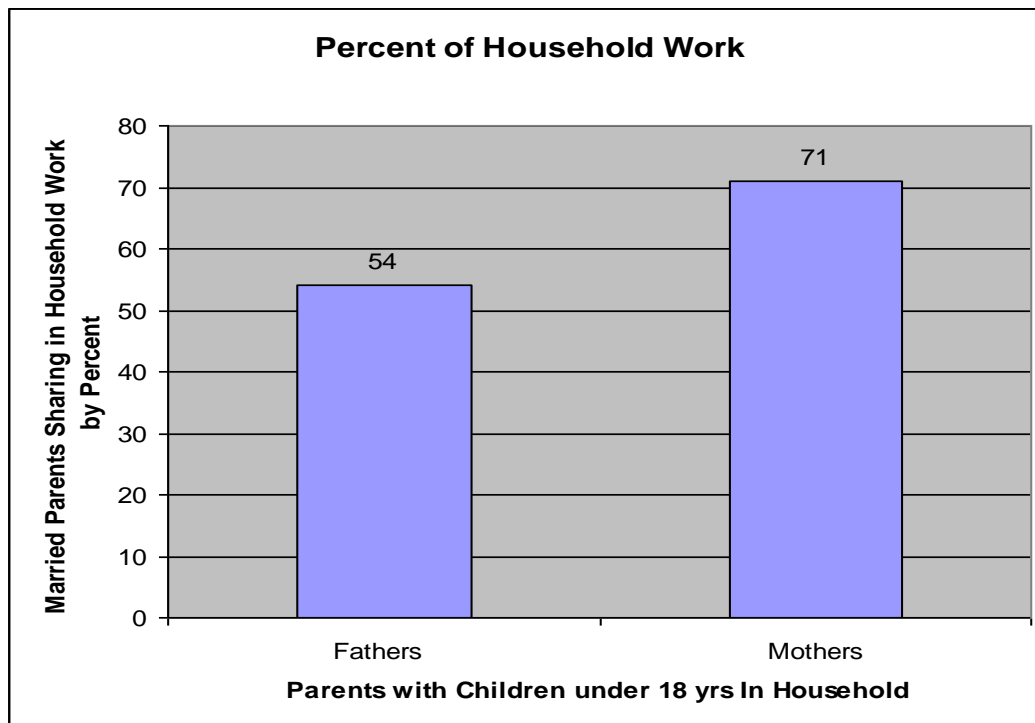
Tennessee Economic Council on Women, Wage and Earnings Study 2009.

Jessica Aarons and Dorothy Roberts, The Shriver Report Sick and Tired, Working Women and their Health.

#### **4. Families in the U.S. with children under the age of 18 where both husband and wife are employed full time, employed mothers spend more time in household activities than do employed fathers.**

- Since 2006 the amount of hours a married mother spends on housework has increased approximately 2 additional hours per week.
- 89 percent of women, between the years 2003-2006, spent more time on an average day doing household chores such as housework, cooking, or lawn care compared to 64 percent of men with the same employment and marital status.
- Married mothers were also more likely to provide childcare to household children than were married fathers; 71 percent of married mothers on an

average day provided care for children as compared to 54 percent of these fathers.



Source(s):

U.S. Department of Labor's Bureau of Labor Statistics, American Time Use Survey (ATUS) Married Parents' Use of Time 2003-2006. <http://www.bls.gov/news.release/atus2.nr0.htm>.

“Too many workers – especially women and low-wage workers – today simply cannot work in the way traditional breadwinners once worked with a steady job and a lifelong marriage with a wife at home.”

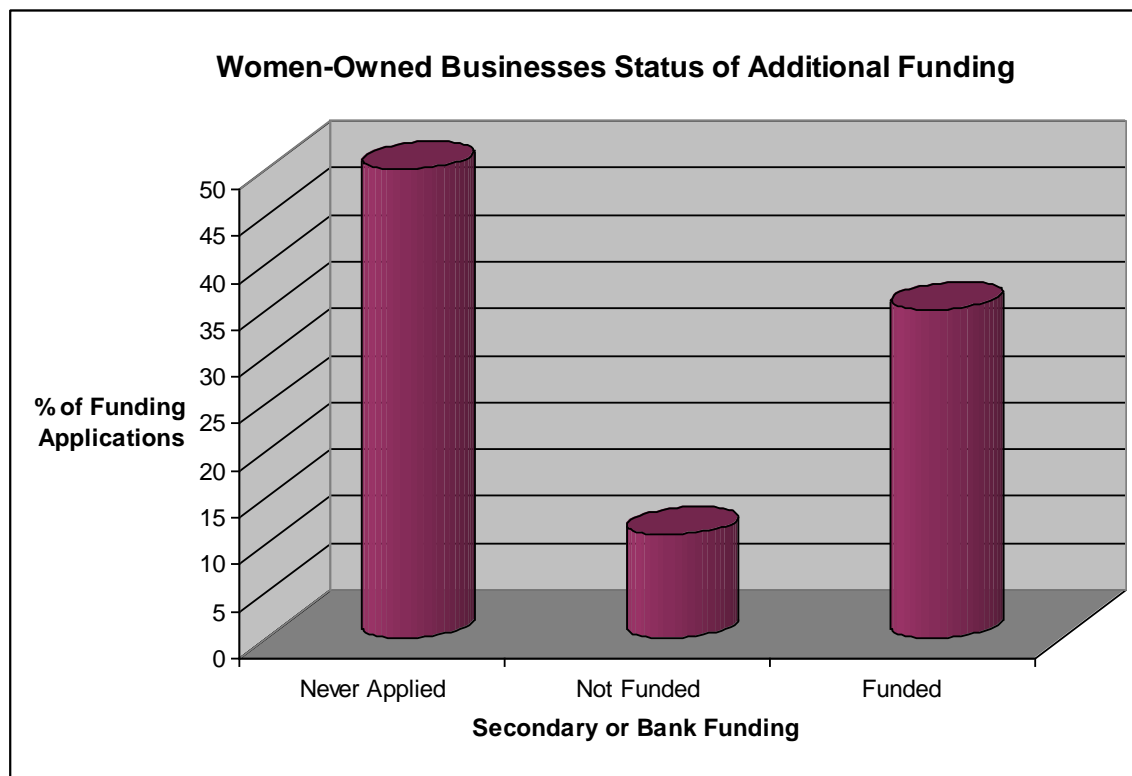
Shriver Report (P21)

##### **5. Women-owned businesses in Tennessee have served as a basis for closing the wage gap; however a lack of financial resources has hindered growth.**

- Business ownership has become an alternative to unemployment or a source for a second income for women. The number of women-owned businesses has

grown by almost 20 percent between 2002 and 2007, and the receipts from these firms grew by over 20 percent during that period.

- The number of female owned businesses in Tennessee is approximately 50 percent of the number of male-owned businesses. Yet, women-owned firms generated just 13.3 percent of the revenues of male-owned firms and employed only 15.1 percent of the number of people employed by their male counterparts.
- Tennessee is ranked 17<sup>th</sup> in the nation for the number of women-owned businesses, yet the quantifiable main financial capital resources come from business partners or family members rather than bank or secondary lender financing.
- Over 50 percent of women who own a business never applied for bank or secondary lender financing; just over 35 percent had applied and were funded; 11 percent applied and were not funded. Although their current annual sales revenues were down according to 40 percent of the responses, almost 60 percent expected them to increase during the year. (See Chart)



Source(s):  
Tennessee Economic Council on Women, Economic Impact of Women-Owned Businesses in Tennessee Report.



## EMPLOYMENT

### RECOMMENDATIONS

- ✓ Women are encouraged to learn negotiation and leadership skills.
- ✓ Employers, both public and private, are encouraged to develop and offer leadership training programs for their employees to promote internal advancement, team loyalty, a cohesive work environment and savings in hiring costs.
- ✓ All employers and advocates are encouraged to continue to review wage gap studies and adjust inequities in pay scales.
- ✓ State and federal agencies are encouraged to develop programs and resources directed at assisting women-owned businesses to become “employer firms.”
- ✓ **KNOW YOUR NUMBERS:** Monitor your field’s national pay scale, the living wage for your geographic area and understand your federal income tax responsibilities. Use this information to better negotiate your salary, benefits and business partners.

“Men are allies in the women's revolution, because it's good for families, and good for business.”

Nancy Clark, CEO, WomensMedia



## IV. HEALTH



“Because women are paid less than men on average, their medical expenses eat up a greater share of their income and they are less able to afford premium hires, larger co-pays, or supplemental coverage.”

*Sick and Tired*, National Women’s Law Center, “Addressing the Health Care Crisis”

## IV. Health

It's hard to believe that at one time not so long ago, issues around health and health care were devoted to the care and function of our bodies. For the past several years, discussions about health and health care have revolved around the economy. Who has health care coverage? Who's paying for it? What exactly does it cover?

In the meantime, women in Tennessee are becoming unhealthier.

As we discovered in 2008 in a report called *The Economic Impact of Insufficient Preventive Healthcare*, women often put the health of the people around them ahead of their own. And that practice is costing us all a lot of money.

Think for a moment of the people you know and it's probable that you can name at least one woman in each of the following categories: a single mother who works full-time and can't take time off to have regular check-ups; a woman who is in business for herself and can't afford healthcare; a woman who works full-time, as does her spouse, for a company that doesn't provide healthcare insurance; a woman whose general physical or mental well-being has lapsed without explanation or treatment over a significant period of time. These women are our neighbors, our family members, our friends.

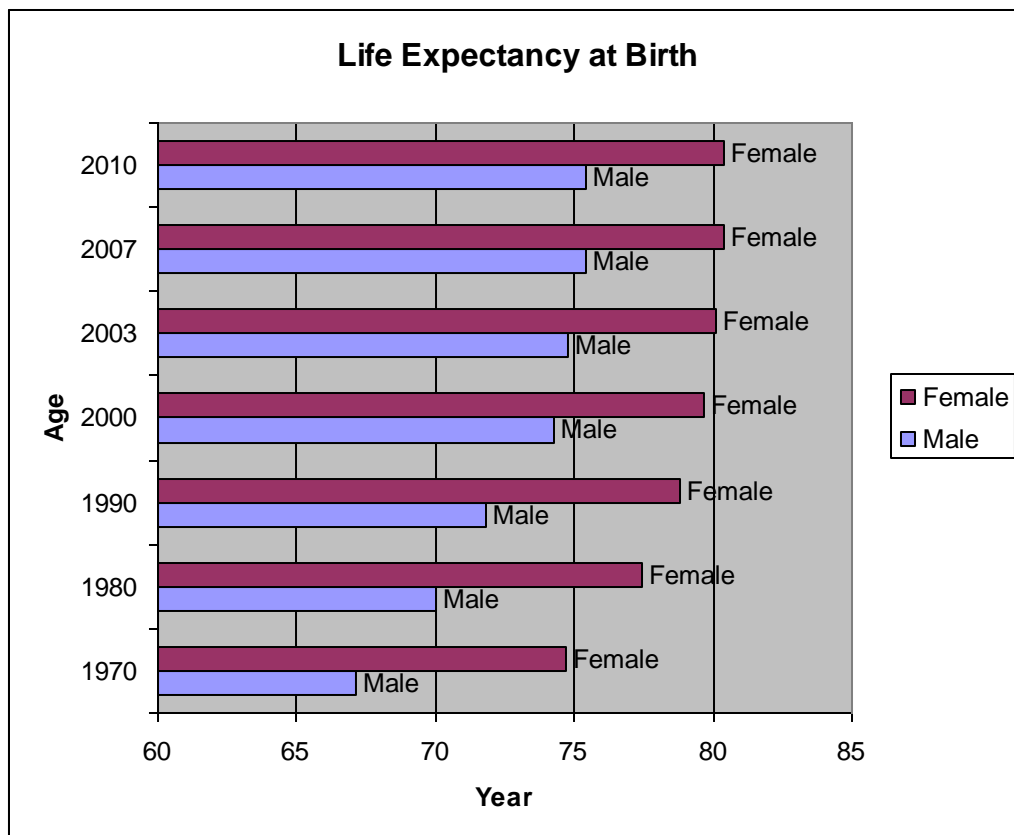
The economic facts are that foregoing treatment (or even basic health care) costs employers, doctors, and the government. Generally, care and treatment for chronic health problems require more time, more options and higher costs. Stress-related illnesses, such as heart disease and obesity, generally require multi-step treatment and frequent monitoring. More women in Tennessee are reporting an

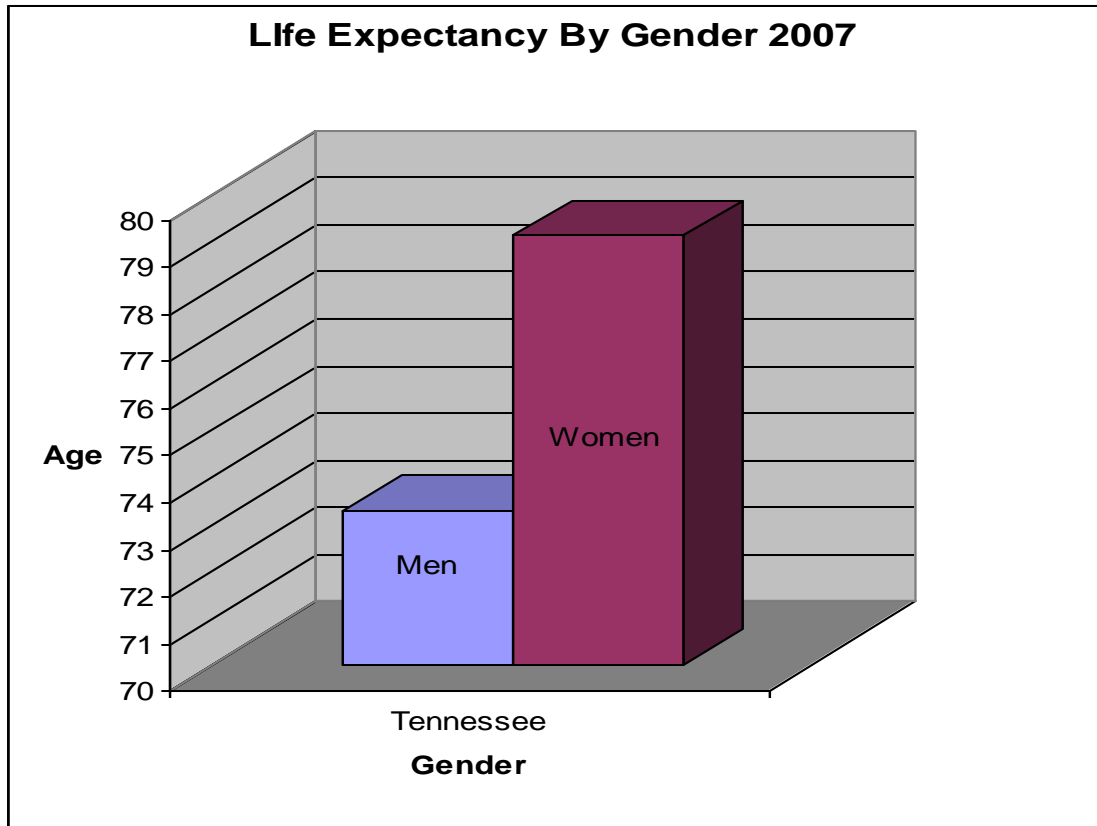
increase in chronic conditions, and heart disease is the number one killer of women in the United States. It has become a vicious cycle: stress causes health issues and the cost, in time and money, of healthcare increases economic stress.

Treatment options aren't sufficient in and of themselves. Women must be able to take advantage of those options.

### 1. Women have a longer life expectancy than men, but the gap is decreasing.

- Since 1970, the life expectancy for both men and women has increased with women now living upwards of 80 years. In forty years the life expectancy gap between genders has decreased slightly.
- The life expectancy at birth for women in the U.S. in 2007 was 81.2 and a Tennessee woman's life expectancy 79.1 years compared to 73.3 years for men.





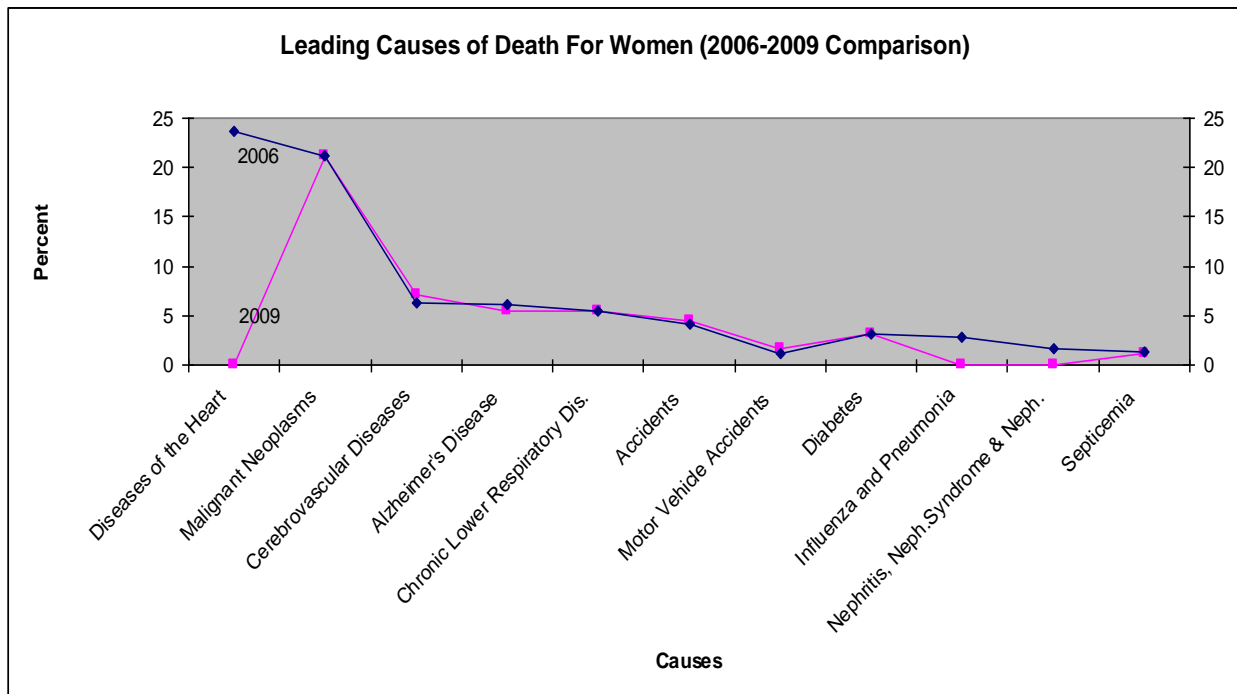
Source(s):

U.S. Department of Commerce Economics and Statistics, Women in America Report 2010.

National Center for Health Statistics, National Vital Report, Statehealthfacts.org.

## **2. More women than men report having a chronic medical condition.**

- Diseases of the Heart and Cerebrovascular Diseases have both slightly decreased over the last 3 years, but only by a small margin of around one percent. Influenza and Pneumonia related illness has had the largest decrease in women's health causes of death categories with a decrease from 3.1 to 2.8 percent.
- Alzheimer's disease has continued to climb as the leading cause of death for women in the United States. (see note below) Over the period from 2006-2009, AD increased from 5.4 percent of the female population to 6.2 percent. Septicemia is the least threatening of the leading causes of death.
- "Although high blood pressure can lead to Heart Disease and other illnesses, 33.5 percent of women in Tennessee report ever being told by a doctor they have high blood pressure." Although the rate of Alzheimer's disease has become more life threatening for women in recent years, Heart Disease is the number one killer of women in the United States and in Tennessee.



Source(s):

Vanderbilt University, Tennessee Women's Health Report Card 2011.

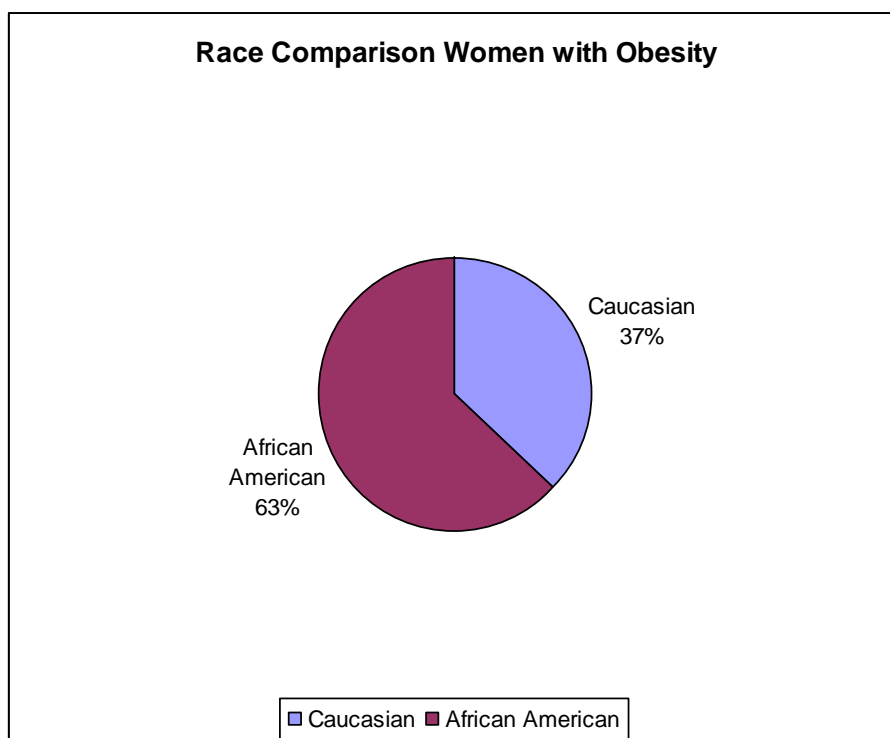
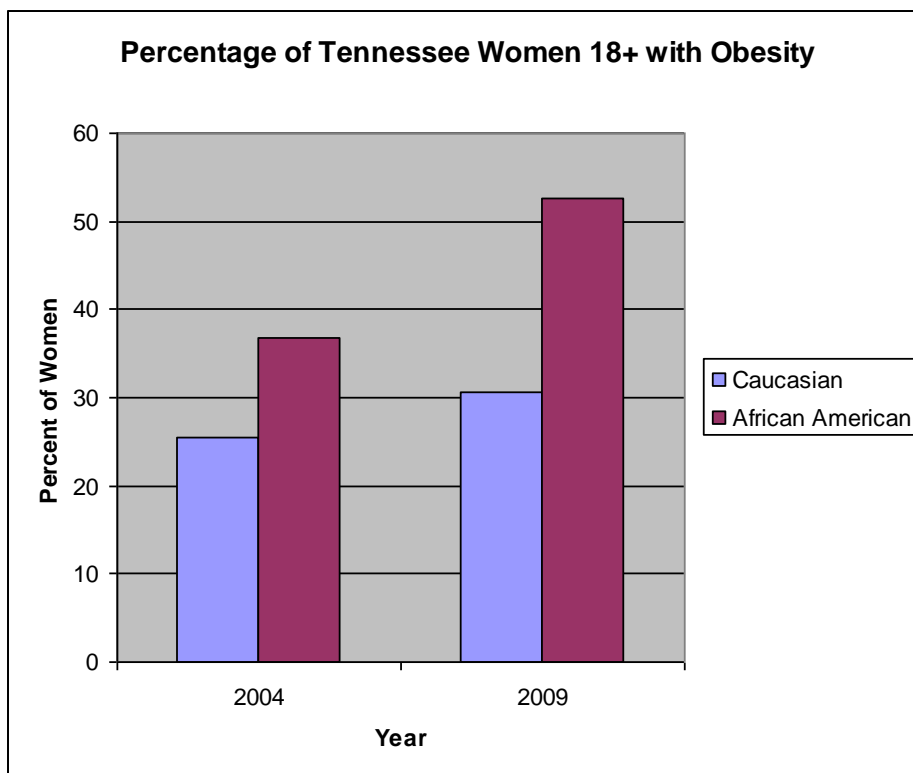
U.S. Department of Commerce Economics and Statistics, Women in America Report.

Tennessee Department of Health, The Health of Tennessee's Women 2009.

Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System Survey.

### 3. More than one-third of all women age 18 and older are obese.

- The number of women with obesity over the age of 18 in Tennessee has climbed since 2004 from 27.5 percent to 34.1 percent. There has been a 15.9 percent increase in obesity among African American women from 36.8 percent in 2004 to 52.7 percent in 2009. Whereas, there was only a 5.2 percent increase in the Caucasian population (See Chart).
- Overweight and obesity contribute to the development difficulty of treating chronic conditions such as early heart disease, high blood pressure, infertility, diabetes, and respiratory problems.

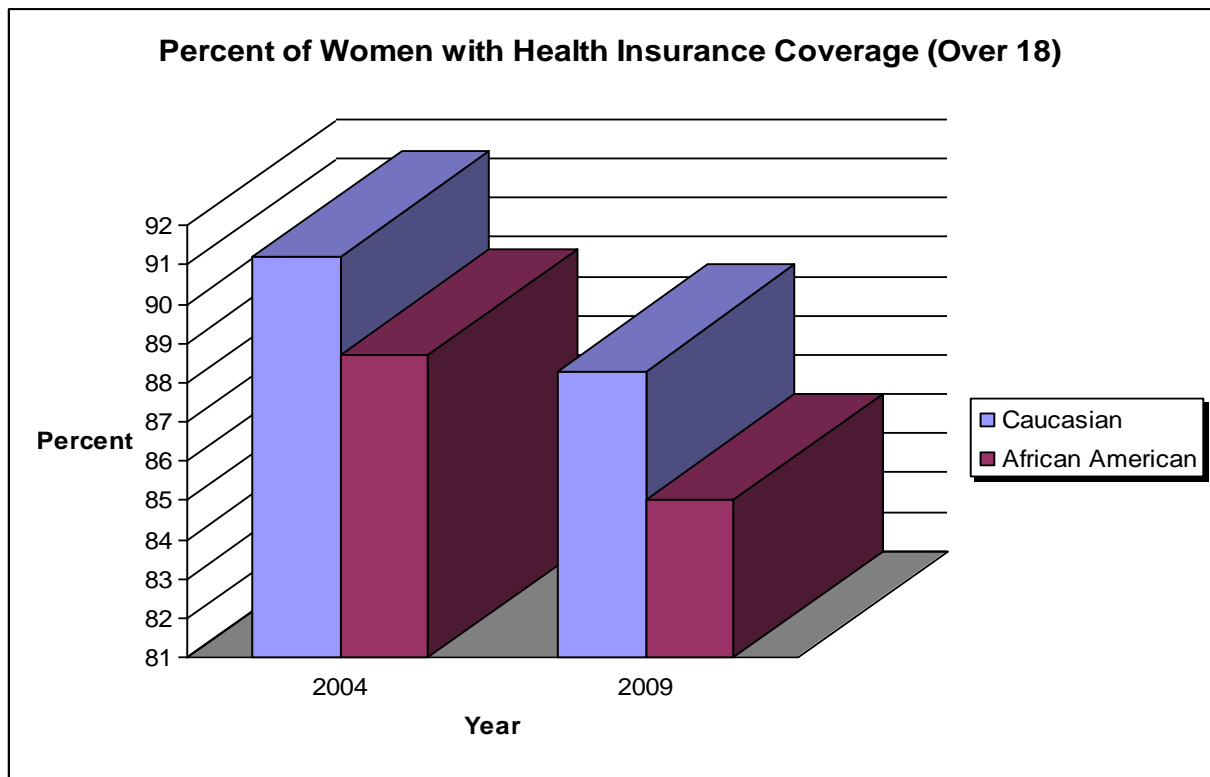


Source(s):  
Vanderbilt University, Tennessee Women's Health Report Card.



**4. Health insurance coverage has declined for all women over the last decade but is lowest among minority populations.**

- Health Insurance coverage has declined for all women over the last decade. In 2004, 90.4 percent of all Tennessee women had some form of health care coverage. The latest data published in 2009 reflects 87.2 percent have coverage in 2009.
- The lack of health insurance coverage for women is higher for African American women than for Caucasian women. Only 85 percent of African American women age 18-64 reported having health insurance compared to 88.3 percent of the Caucasian female population in 2009.
- Although health care coverage for women has steadily decreased among both races, the gap has widened most for the female African American population with a 3.7 percent decrease in coverage compared to 2.9 percent.



- “Because women are paid less than men on average, their medical expenses eat up a greater share of their income and they are less able to afford premium hikes, larger co-pays, or supplemental coverage.” (Ohio State University)
- “Women ages 19 to 64 are more likely than their male counterparts to spend more than 10 percent of their income on out-of-pocket costs, an amount that

officially classifies them as underinsured, and spend 68 percent more on their health care than men during their reproductive years.” (Ohio State University)

Source(s):

Vanderbilt University, Tennessee Women’s Health Report Card 2011.

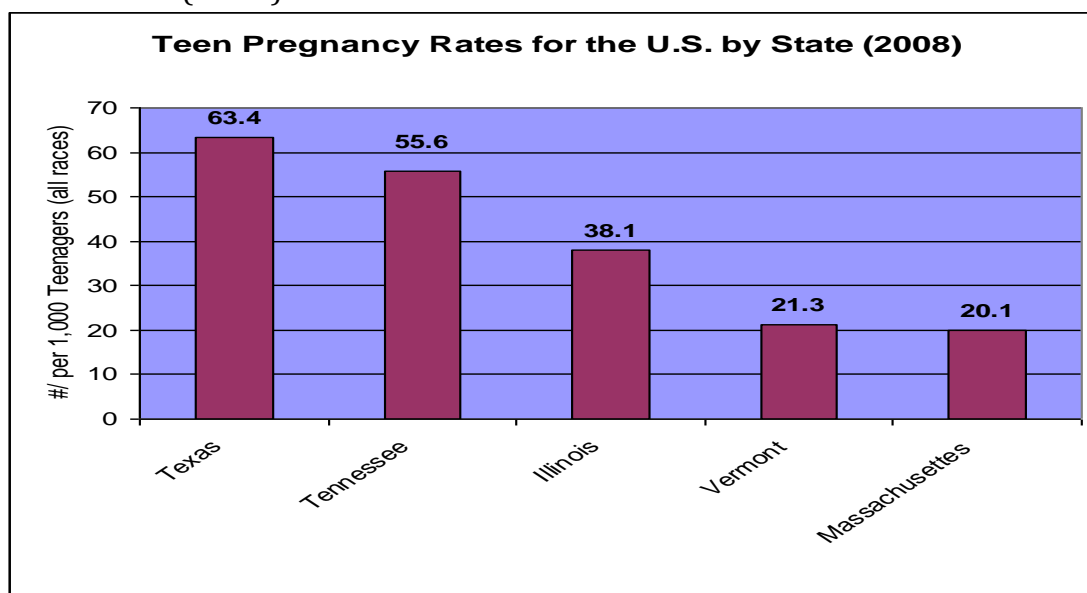
U.S. Department of Commerce Economics and Statistics, Women in America Report.

Ohio State University, National Women’s Law Center, Addressing the Health Care Crisis.

Ohio State University, Physical Abuse raises Women’s Health costs over 40 Percent.

## 5. Teenage Pregnancy rates for the U.S. are highest in the Southeast.

- Tennessee ranks as one of the top ten states with the highest teenage pregnancy rate (55.6 per 1,000) among the other states as compared to the U.S. rate (27.2 per 1,000 of non-Hispanic white teenagers).
- From 2007 to 2008 Tennessee’s teenage pregnancy rate among girls of all races (Ages 15-19) increased from 55.6 percent to 56.2 percent.
- Nationally, the “highest birth rates for non-Hispanic black teenagers were reported in the upper Midwest and in the Southeast. Birth rates for Hispanic teenagers in 2007 were relatively high across much of the United States, but the highest teenage birth rates were concentrated in the Southeast,” according to the National Center for Health Statistics (NCHS).
- “In 2008, as in previous years, teenage birth rates were consistently highest in states across the South and Southwest, and lowest in the Northeast and upper Midwest.” (NCHS)



Source(s):

National Center for Health Statistics, 2010 Data Brief No. 46 Report: State Disparities in Teenage Birth Rates in the United States. [http://www.cdc.gov/nchs/data/databriefs/db46\\_tables.pdf](http://www.cdc.gov/nchs/data/databriefs/db46_tables.pdf)

## HEALTH

### RECOMMENDATIONS

- ✓ State and local education departments are encouraged to develop mandatory physical fitness programs for all students.
- ✓ State and local health departments are encouraged to continue (and expand as possible) programs designed to assist women attain optimal health (such as prenatal care, health care screenings and food stamp programs).
- ✓ State and local governments are encouraged to include healthcare and literacy components in economic development efforts.
- ✓ Women are encouraged to follow changes in health care law and options to determine which is more viable for their individual income and lifestyle.
- ✓ **KNOW YOUR NUMBERS:** Women should know their cholesterol level, BMI (Body Mass Index), stress test levels and other key health indicators.



# V. CRIME & VIOLENCE



Tennessee continues to rank 5<sup>th</sup> in the nation for women who are killed by men.

The Tennessee Bureau of Investigation Reports that 50 percent of all crimes against persons in Tennessee are Domestic Violence crimes.

Violence Policy Center, 2008 and TBI 2009

## V. Crime & Violence

Desperate people do desperate things.

While there is no excuse for criminal behavior, as might be expected in the current economic times, crime is rising. In Tennessee, the number of women who are being charged and incarcerated for drug-related offenses and property crimes is rising. Increased crime has multiple negative effects on the economy: loss of property, increased demands on police and security resources, an overcrowded judicial system (including case loads and jail space) and court-related expenses that cost the community as well as the victim.

Certainly, the reasons for increases in the number of crimes committed by women are various and ever-changing. The economy cannot be blamed for all of it; indeed, the economy may not even be the most significant piece of the puzzle. But there can be no argument that the economy suffers as crime increases.

Yes, desperate people do desperate things. So do people who feel the need to have power and control. A word must also be said about the crime that affects our women and our economy most often. Domestic violence continues to take an unimaginable toll on our individual and collective well-being. Although women are sometimes perpetrators in these cases, the overwhelming majority of the victims are women. In 2005, the Economic Council estimated that domestic violence crimes were costing the State of Tennessee in excess of \$170,000,000.00 annually. It is anticipated that number has risen since then. As one presenter acknowledged during one of the many listening tours held across the State by the Council, based on the sheer number of domestic violence incident reports in Tennessee, “if you don’t

know a domestic violence victim, you know a domestic violence offender.” Yet, it remains the crime and the statistic routinely dismissed or ignored.

### **1. Nonfatal violent crimes against women rose between 2002 and 2010 in Tennessee.**

- In 2002, 74,339 nonfatal violent crimes were committed against Tennessee women; that number rose to 78,675 in 2010. During that time nonfatal violent crimes committed against men rose from 50,134 to 51,300.
- African-American women in Tennessee were the victims of both simple and aggravated assault at nearly twice rate of Caucasian women in 2010.
- In 2010, the most common form of reported nonfatal violent victimization for Tennessee women was simple assault (60,720 victims). Aggravated assault (11,963 victims), forcible rape (2,100 victims) and forcible fondling (2,013 victims) were less common forms of reported nonfatal violent victimization.
- Men and women are the victims of crimes against property at about equal rates; men have slightly higher rates of motor vehicle theft and robbery victimization.

Source(s):

Tennessee Bureau of Investigation, Crime in Tennessee 2002 and 2010

### **2. Fatal attacks against women dropped from 2002 to 2010.**

- Fatal crimes against women dropped from 116 in 2002 to 104 in 2010 and fatal crimes against men dropped from 319 in 2002 to 266 in 2010.
- In 2010, 71 Caucasian women, 2 Asian women and 27 African American women were murdered in Tennessee.

Source(s):

Tennessee Bureau of Investigation, Crime in Tennessee 2002 and 2010.

U.S. Department of Commerce Economics and Statistics, Women in America Report.

**“Women who suffer physical abuse spend 42 percent more on health care than non-abused women.”**

*Sick and Tired, Ohio State University “Physical Abuse Raises Women’s Health Costs Over 40 Percent.” Science Daily*

### **3. Women have higher rates of domestic violence victimization than men in Tennessee.**

- In 2010, 61,179 women and 23,818 men were victims of reported domestic violence in Tennessee.
- African Americans have higher rates of reported domestic violence victimization, especially kidnapping/abduction and simple and aggravated assault victimization.

Source(s):

Tennessee Bureau of Investigation, Crime in Tennessee 2002 and 2010.

### **4. Women are at greater risk than men for stalking victimization.**

- In 2010, 21,748 Tennessee women were victims of intimidation and stalking while 11,088 men were victims of these kinds of crimes.
- Crimes of Stalking and Intimidation against Tennessee women rose from 20,531 in 2002 to 21,748 in 2010.

Source(s):

Tennessee Bureau of Investigation, Crime in Tennessee 2002 and 2010.

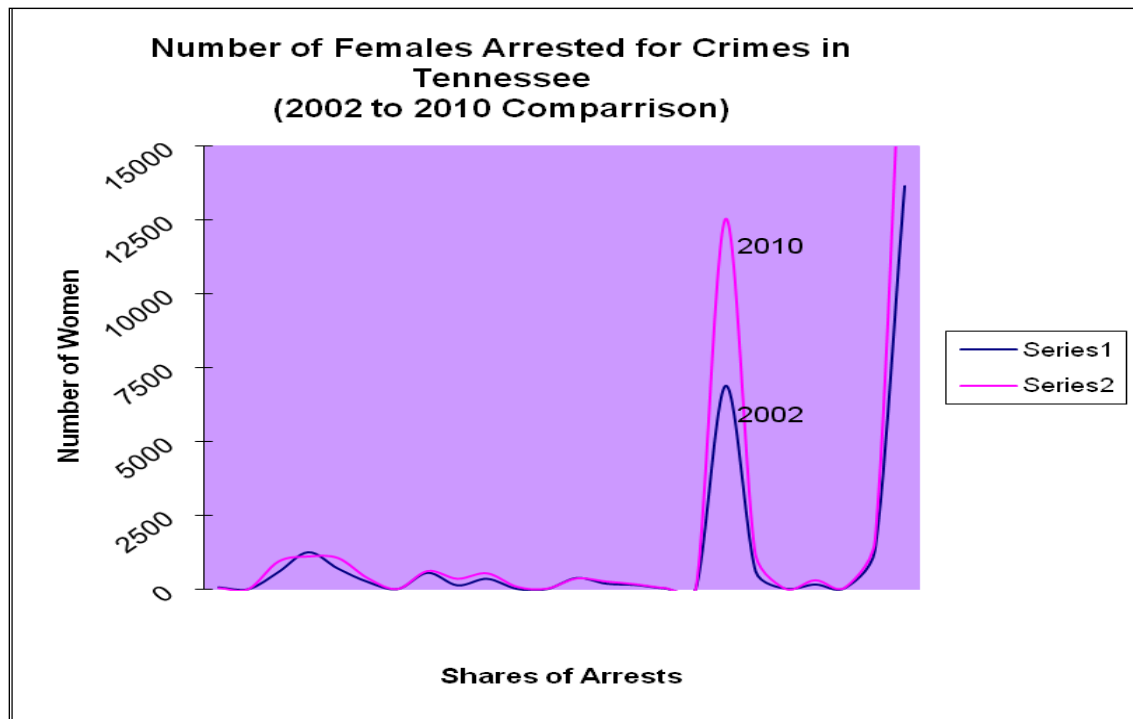
Domestic Violence is the number one cause  
of injury to women

*Sick and Tired,  
Working Women and Their Health,  
Jessica Aarons and Dorothy Roberts (P150)*

### **5. Females account for a small but growing share of persons arrested for violent crimes other than homicide.**

- The female share of persons arrested in Tennessee for violent crimes rose from 25.2 percent in 2002 to 29.6 percent in 2010. The growth was driven by more females arrested for simple assault (female share rising from 23.7 percent to 28.6 percent) and aggravated assault (female share rising from 22.7 percent to 27.1 percent. (See Chart)





- The number of females arrested under the Runaway category has decreased over the last 8 years from a total of 1,319 young women in 2002 to 802 in 2010.
- Females accounted for 18.4 percent of those arrested for Drug / Narcotic Violations in 2002, a proportion that increased slightly in 2010 to 22.6 percent.
- More females than males are arrested in non-violent crimes in the categories of Bad Checks and Real Property Trespassing. (Numbers incomplete for comparison from years 2002-2010).

Source(s):

Tennessee Bureau of Investigation, Crime in Tennessee 2002 and 2010.

U.S. Department of Commerce Economics and Statistics, Women in America Report.

## 6. Females are convicted more frequently for property crimes than violent crimes.

- The female share of arrests for property crimes in Tennessee, including larceny, burglary, and fraud, rose from 29.5 percent of arrests in 2002 to 36.7 percent in 2010.
- In 2010, an estimated 9,386 females were convicted of a felony drug offense in state courts, a 53.5 percent increase from the 5,263 in 2002. Females still accounted for approximately one in four persons (23.7 percent) convicted of a felony drug offense.

- In 2010, females accounted for 26.6 percent of all persons convicted of a felony offense in Tennessee.

Source(s):

Tennessee Bureau of Investigation, Crime in Tennessee 2002 and 2010.

U.S. Department of Commerce Economics and Statistics, Women in America Report.

## **7. The arrestee rate for females has increased significantly.**

- Since 2002, there has been an astounding 35.2 percent increase in the arrestee rate in the Group A category for females (2010).
- Nearly two-thirds of arrests in 2010 were females (28.3 percent) and 71.7 percent of males were arrested for a felony offense in Tennessee. The share of arrests was much higher for females than males.

Source(s):

Tennessee Bureau of Investigation, Crime in Tennessee 2002 and 2010.

U.S. Department of Commerce Economics and Statistics, Women in America Report.

## CRIME & VIOLENCE

### RECOMMENDATIONS

- ✓ State and local governments are encouraged to develop “one stop shops” for addressing domestic violence cases where women can access police assistance, medical treatment, legal assistance and a temporary safe place for her and her children in one location.
- ✓ Local governments, non-profits and advocates are encouraged to develop and continue programs to address truancy and to identify girls who are at-risk in their homes.
- ✓ Non-profits and local organizations are encouraged to develop self-defense programs for women.
- ✓ Employers are encouraged to develop, promote and expand programs to assist victims of violent crime, including domestic violence, which would permit employees to obtain legal assistance without jeopardizing their employment.
- ✓ **KNOW YOUR NUMBERS:** Make sure your emergency contact numbers are easy to access.

## CONCLUSION

The purpose of this report is multi-pronged. Certainly, by introducing the most recent data available on economic issues facing women in Tennessee, it is hoped that conversations will center around the effect these issues have on families. It is also hoped that policies, including employment, healthcare and justice policies, will recognize that society has changed with the economy. To update and paraphrase an old saying, women are no longer left holding the bag; they are expected to buy the bag and everything her family needs packed into it. And, in many cases, she does this while working, going to school, helping with homework, taking care of household chores, confirming dental appointments, and making sure her family is healthy.

## RESOURCES

There are resources for women and families in Tennessee referenced on the Council's website. For links to these resources, and county-by-county information about economic issues, women and families, please visit [www.tennesseewomen.org](http://www.tennesseewomen.org).

## Notes

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